



**UNITED STATES DEPARTMENT OF COMMERCE**  
**Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
-----------------	-------------	----------------------	---------------------

09/259,619 03/01/99 LABADIE

T 210655.90018

026710  
QUARLES & BRADY LLP  
411 E. WISCONSIN AVENUE  
SUITE 2040  
MILWAUKEE WI 53202-4497

TM02/0808

EXAMINER
----------

ROSSI, J

ART UNIT	PAPER NUMBER
----------	--------------

2122

DATE MAILED:

08/08/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Office Action Summary

Application No.  
09/259,619

Applicant(s)  
LABADIE et al.

Examiner  
Jeffrey Allen ROSSI

Art Unit  
2122



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

1) ☒ Responsive to communication(s) filed on May 23, 2001

2a) ☒ This action is FINAL. 2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

## Disposition of Claims

4) ☒ Claim(s) 1-14 ~~is/are~~ pending in the applica

4a) Of the above, claim(s) NONE ~~is/are~~ withdrawn from considera

5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.

6) ☒ Claim(s) 1-14 ~~is/are~~ rejected.

7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.

8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirem

## Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) ☐ All b) ☐ Some\* c) ☐ None of:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

14) ☒ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

15) ☒ Notice of References Cited (PTO-892)

18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_

16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

19) ☐ Notice of Informal Patent Application (PTO-152)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_

20) ☐ Other: \_\_\_\_\_

Art Unit: 2122

### **DETAILED ACTION**

1. This Office Action is responsive to the following communications: the amendment of the application, filed 1999-03-01 (priority to 1998-03-03); and the IDS of 1999-06-11
2. The disposition of the claims is as follows: Claims 1-14 are pending, 1-3 have been amended, 8-14 are new; and claim 1 is independent.
3. The group art unit number of the Examiner handling your case has changed. The new art unit is 2122 Please use this number on all correspondence to help us respond in a timely fashion.

### ***Claim Objections***

4. Claims 11-12 are objected to as being duplicate claims. Should duplicate claims be deemed allowable, one of those claims must be canceled.

Art Unit: 2122

*Claim Rejections - 35 USC § 103*

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the Applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the Applicant for patent.

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1-2 and 5-7 and 13-14 are rejected under 35 U.S.C. 102(e) as being anticipated by Rowney, US Patent no. 5,987,132 A, issued 11/1999 or in the alternative, under 35 U.S.C. 103 (a) under Rowney, US Patent no. 5,987,132 A, in view of Templeton et al., US 5,679,940 A, issued 10-21-1997.

8. Per independent claim 1, Rowney demonstrates: an Internet-based payment validation system comprising: a merchant computer ("on line catalogue information on the merchants World Wide Web page"--column 135, lines 11-15; element **130**--FIG. 1B; :merchant web site **180**"--FIG. 1C); programmed to communicate with the Internet to create an Internet site listing

Art Unit: 2122

product for sale (“browser to view on line catalogue information”--page 135, lines 10-15) and indicating a direct payment option (“means of payment has been selected...”--column 135, lines 27-30; “Payment instruments could include... CHECK, SMARTCARD, or DEBIT CARDS”--column **141**, lines 35-40) from funds held by a third party (inherent in “E-check”--col. 24, lines 45-50); a customer computer programmed to communicate on the Internet and to communicate with the merchant computer (element **120**--FIG. 1B; consumer desktop 186--FIG. 1C) to identify the product desired (“select the items to be purchased”--column 135, lines 15-20) to be purchased and to select the direct payment option (“means of payment has been selected”--column 135, lines 26-30), the customer computer further programmed to accept -at least one unique customer identifier (*e.g.*, elements **2904**, **2912**, **2908**, **2910**, **2906**, **2930**, **2932**, or **2934**--FIG. 29; ) from a customer and communicate the same over the Internet; and a processor computer programmed to receiving at least one customer identifier (*e.g.*, elements **2904**, **2912**, **2908**, **2910**, **2906**, **2930**, **2932**, or **2934**--FIG. 29; ) from the merchant computer in response to a selection of the direct payment option, the processor computer further including a data structure matching the customer identifier to at least one statistical element indicating a probability of a payment obligation (“information on the level of credit risk which a merchant to conditionally decide on the authorization ... comfort level with the ability of the cardholder to pay”--column 141, lines 45-51) by the customer being honored, and based on that matching statistical element and *without communication with the third party* (“...examples of EFT systems that are utilized by retail and commercial organizations. However, the payments made through these types of EFT systems are

Art Unit: 2122

limited in that they cannot be performed without the banking system. Moreover, ACH transactions usually cannot be performed during off business hours"--column 1, lines 55-65) transmitting to the merchant computer an authorization indication indicating whether direct payment for the product should be accepted ("conditional authorization of payment"--column 141, lines 23-25; "level of authorization of credit to gateway"--column 4, lines 50-55; rubric 'Payment Authorization Response Generation'--column 18, line 5 *et seq.*).

9. The Examiner believes that each and every claimed element is identically disclosed by Rowney. However, in the interest of compact prosecution, it is noted that Applicants believe that Rowney does not teach *how* to provide a risk assessment for electronic checks, it merely *suggests* it without enabling it. Applicants argues that Rowney is essentially directed to credit card payments, and that electronic checks are discussed, but not enabled.

Templeton, on the other hand, demonstrates the notoriously well-known method of determining an off line risk assessment for accepting checks without communication with the issuing bank (Abstract, column 11, lines 9-34). It would have been obvious to a Person Having Ordinary Skill in the Art, *i.e.*, PHOSITA, to implement the risk assessment of Rowney via well-known methods such as Templeton, because it was explicitly suggested by Rowney to provide independent risk assessment in e-checks over the Internet (see col.1, lines 47-65 where Rowney describes the disadvantages of a system which had to communicate directly with a bank; and col. "electronic checks" col. 15, lines 35-42; col. 24, lines 45-50; col. 141 lines 35-40 & 45-50, wherein the credit risk scoring method was clearly associated with checks.)

Art Unit: 2122

10. Per dependent claim 2, Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes: “the statistical element is selected from a group consisting of a total price of the identified product (“evaluating credit risk based on payment information”--claim 1), the price and timing of previous purchases of other products using the unique customer identifier, the type of identified product and the occurrence of any dishonored payment associated with previous transactions using the customer identifier”.

11. The Examiner notes that dependent claim 2 is a Markush group, therefore, Rowney needs to disclose only one of the claimed elements in order to anticipate the claim. --One acceptable form of an alternative expression is commonly referred to as a Markush group, recites members as being ‘selected from a group consisting of A, B, and C--See *Ex parte Markush*, 1925 C.D. 126 (Comm’r Pat. 1925).

12. However, it is noted in the interest of “compact prosecution” that Templeton demonstrates risk based on timing of purchases of other products and the occurrence of dishonored payment (See all of col. 13, lines 35-67 “where previous checks have been written”, etc. t. It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the “timing of purchases” and “dishonored pavements” of Templeton as factors in assigning the “risk” of Rowney (column 141, lines 45-51) in order to minimize the chance of a defaulted transaction by using these additional factors which indicate likelihood of default, and thus assess more accurately the “level of credit risk” of Rowney.

Art Unit: 2122

13. Per dependent claim 5, Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes: “wherein the direct payment option is payment by check (CHECK--column 141 line 36) and wherein the data structure includes a bank routing code (*inherent* in “electronic checks”--column 15, line 41) and wherein the processor computer further transmits to an electronic check clearing network information initiating a demand of the unique demand deposit account (*inherent* in “electronic checks”--column 15, line 41).

14. Per dependent claim 6, Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes:” wherein the unique customer identifier is selected from the group consisting of. a driver's license number, a phone number (element 2912--FIG.29), a bank transit and routing number (*inherent* in “electronic checks”--column 15, line 41), a arbitrary personal identification number (element 2908--FIG. 29) and a combination of all of the previous”

The Examiner notes that dependent claim 2 is a Markush group, therefore, Rowney needs to disclose only one of the claimed elements in order to anticipate the claim. --One acceptable form of an **alterative** expression is commonly referred to as a Markush group, recites members as being ‘selected from a group consisting of A, B, and C--See *Ex parte Markush*, 1925 C.D. 126 (Comm’r Pat. 1925).

15. Per dependent claim 7, Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes: ” wherein the processor computer solicits from the customer computer (e-catalogue”--column 135, line 10 et seq. browser to view on-line



Art Unit: 2122

catalogue information”----column 135, line 10 et seq.) and hence the customer a bank routing code for a first transaction with the customer and provides the customer with a portion of the unique customer identifier (“certificate”--column 141, line 24 et seq.).

It is believed that Rowney or ,alternatively, Rowney and Templeton discloses all elements of dependent claim 7. However, in the case that Applicants disagree that it meets the limitation of “solicits”, it was notoriously well known to solicit orders through various means, e.g., e-mail, at the time of the invention. It would have been obvious to one of ordinary skill in the art at the time of the invention for Rowney to “solicit”, e.g., advertise, in the e-catalogue in order to attract more sales.

16. Per dependent claim 13; Rowney teaches bank transit and routing number (inherent in e-check), and telephone number (FIG. 29) The Examiner notes that dependent claim 13 is a Markush group, therefore, Rowney needs to disclose only one of the claimed elements in order to anticipate the claim. --One acceptable form of an **alterative** expression is commonly referred to as a Markush group, recites members as being ‘selected from a group consisting of A, B, and C-- See *Ex parte Markush*, 1925 C.D. 126 (Comm’r Pat. 1925).

In the interest of “compact prosecution” it is noted that “drivers license number” was a notoriously well-known customer identifier for check purposes (See e.g., Templeton, col. 13, lines 42-45). It would have been obvious to PHOSITA at the time of the invention to employ drivers license number in Rowney in order to be better able to correlate multiple accounts to the same person.

Art Unit: 2122

17. Per dependent claim 14, Rowney teaches identifying a customer by bank transit and routing number (inherent in e-check), and telephone number (FIG. 29).

18. Claims 4 is rejected under 35 U.S.C. 103(a) as obvious over Rowney, US Patent no. 5,987,132 A, issued 11/1999 or, alternatively Rowney and , in view of Templeton et al., US 5,679,940 A, issued 10-21-1997.

19. Per dependent claim 4, Rowney , or alternatively Rowney and Templeton, demonstrates all elements as applied in the rejection of independent claim 1, supra. Furthermore, it was notoriously well-known to print out a check when performing an electronic draft at a merchants computer. It would have been obvious to one of ordinary skill in the art at the time of the invention to print out the check of Rowney at merchants cite 130--Fig. 1B, in order to have a written copy of the transaction. An alternate motivation for doing this would have been in order to allow the merchant to clear the check by additional means.

20. Claims 3, 8-11 are rejected under 35 U.S.C. 103(a) as obvious over Rowney and , in view of Templeton et al., US 5,679,940 A, issued 10-21-1997.

21. Per dependent claim 3, Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes: "wherein the authorization indication is selected from the group consisting of not authorized ("authorization request had been requested"--column "--column 19, lines 39-42), indicating that the acceptance of direct payment is not advised,

Art Unit: 2122

authorized with no guarantee, indicating that the acceptance of direct payment is acceptably subject to the discretion of the merchant ("allows a merchant to conditionally decide on the authorization or rejection of credit under a particular payment instrument based on their risk level and the merchants ability of the cardholder to pay"--column 141, lines 45-51), and authorized with guarantee, indicating that the amount of the direct payment will be guaranteed by the processor"

Rowney does not indicate an authorization with guarantee. However, this was a well-known process to provide for written checks as taught by Templeton (col. 13, lines 5-10). It would have been obvious to PHOSITA at the time of the invention to indicate a guarantee of a check, in order to provide this well-known service to small businesses that could be affected by a small number of bad checks, i.e., in order to insure these business against check fraud as was well-known in the art at the time of the invention.

22. Per dependent claim 8, Rowney fails to demonstrate evaluating risk based on a total price of a product. Templeton teaches that transactions that do not involve a lot of money are low risk transactions. It further teaches using this as a criteria for evaluating risk in accepting checks ( "In the case of low risk transactions, which typically involve checks written for small amounts of money, the risk of loss may not justify the delay and communications costs associated with obtaining an on-line authorization indicia from the authorization host computer. Accordingly, a merchant may be able to reduce the costs and inconvenience by not requesting authorization indicia from the check acceptance service if a check is below a predetermined amount, or floor

Art Unit: 2122

limit. In such cases, some check acceptance services provide check guarantee and require only that the merchant keep a log of the accepted checks that fall below the floor limit. (“--col. 2, lines 30-41”). It would therefore have been obvious to PHOSITA at the time of the invention to employ total price as a risk factor in the invention of Rowney because as it was taught by Templeton, low price transactions were low risk, and thus transaction amount would have been a good indication of risk involved in a check transaction of Rowney.

23. Per dependent claim 9, Rowney lacks a teaching of evaluation transaction risk via price and timing. Templeton teaches price (col. 2, lines 30-42) and timing col. 13, lines 35-67. It would have been obvious to PHOSITA at the time of the invention to use price and timing as evaluation criteria for e-check risk in Rowney, because Rowney teaches predicting risk in an e-check transaction; and Templeton teaches that these factors provided a good predictive model for e-check transactions, and therefore said combination of teachings would have increased the accuracy of risk prediction of Rowney.

24. Per dependent claim 10, Rowney lacks an explicit recitation of “occurrence of any dishonored payment”. Templeton teaches this feature (col. 13, lines 20-25 et seq.). It would have been obvious to PHOSITA at the time of the invention to use price and timing as evaluation criteria for e-check risk in Rowney, because Rowney teaches predicting risk in an e-check transaction; and Templeton teaches that dishonored checks factors provided a good predictive model for e-check transactions, and therefore this would have increased the accuracy of risk prediction of Rowney.

Art Unit: 2122

25. Per dependent claims 11 and 12, “drivers license number” was a notoriously well-known customer identifier for check purposes (See e.g., Templeton, col. 13, lines 42-45). It would have been obvious to PHOSITA at the time of the invention to employ drivers license number in Rowney in order to be better able to correlate multiple accounts to the same person, and thus improve the accuracy of the transaction risk calculation

***Response to Remarks***

26. Firstly, the Examiner would like to thank Applicants/ Counsel for the earnest attempt to set forth a clear argument against the Rowney reference, and their good faith effort in characterizing their differing viewpoint of the prior-art. The Examiner respects Applicants’ viewpoint, however, respectfully disagrees and believes that Applicants are clearly in error.

27. Although Applicants’ arguments of 5-23-01 were fully considered, they were not convincing.

In the remarks of 5-23-01, Applicants argued in substance the following points:

a) col. 2, lines 45-54 indicate the necessity of communicating with the “bank or other financial institution” ...*[responsible for payment]*

b) Rowney does not appear to be enabling with respect to a “check”, because it is only mentioned once in the 158 columns.

Art Unit: 2122

- c) Rowney discloses transaction risk determined by a financial institution that may authorize payment. This is not credit risk.
- d) There is not teaching to suggests guaranteeing a check on the INTERNET.
- e) There is no indication that this information (drivers license number, bank or routing number, and PIN to the processor,
- f) There is no indication that claimed personal information is routed to the processor as claimed

Per a); the recited passage si a description of prior art techniques, and as a description of the prior art secured channels.. Rowney clearly intended its system to provide transaction data without communication with the payor bank. This can be discerned from the description of EFT systems which were considered disadvantageous because “they cannot be performed without the banking system... and usually cannot be performed during off business hours”. Therefore, the claimed third party is the bank responsible for payment of the electronically tendered instrument. However, it is clear from reading the description of the prior art , and from reading the description of the disclosed method, that the “acquiring bank” is the entity issuing the certificate, not the bank that is ultimately responsible for payment.

Per b), a check is mentioned repeatedly in the Rowney reference (“EFT”--col. 1, line 47 et seq.; c”electronic checks”--col. 15, lines 35-51; “E-Check”--col. 24, lines 45-50; “Electronic checks”--col. 25, line 7; “check”--col. 141, lines 24-50. The length of the teaching makes no

Art Unit: 2122

difference whatsoever: Rowney clearly intended for its system to be employed with electronic checks over the INTERNET. Furthermore, it is noted that much of the Rowney reference is computer code, which enables the items it describes.

Regarding enablement of the Rowney reference, of the electronic check; the Examiner notes that Applicants' specification is a terse 9 1/4 pages (double spaced) in 12 point font or thereabout. --Because of the similarity between the enablement standard for a reference and for an inventor's specification, an inventor's argument that a publication is not enabling may be diluted if the publication provides the same level of detail as does the inventor's specification.--

Constant v. Advanced Microwave Devices, Inc., 7 USPQ2d 1057 (Fed. Cir. 1988).

--Enablement does not require that the disclosure in a document establish an actual reduction to practice for it to be enabling.-- In re Donohue II, 226 USPQ 619 (Fed. Cir. 1985).

--An obvious-to-try situation does not exist where a reference contained detailed enabling methodology for practicing the claimed invention and evidence suggesting that it would be successful.-- In re O'Farrell, 7 USPQ2d 1673 (Fed. Cir. 1988).

--A patent is an enabling reference for all that it teaches although it discloses a device unable to achieve its intended result.-- Beckman Inst. Inc. v. LKB Produkter AB, 13 USPQ2d 1301 (Fed. Cir. 1989)

-- there is no requirement that prior art must make enabling disclosure before it may be considered in determining obviousness, rather, requirement is simply that means that would

Art Unit: 2122

enable inventor to arrive at product be obvious--Minnesota Mining and Manufacturing Company v. Blume et al., 215 USPQ 585 (CA 6 1982).

Therefore, Even if the Examiner were to concede *in arguendo* that Rowney were non-enabling for the claimed invention, the Rowney reference alone would have been sufficient in combination with the knowledge of PHOSITA to arrive at the claimed invention.

Per c), it is clear that the transaction risk is based on “the merchant’s personal comfort level with the ability of the cardholder to pay”. This meets the “broadest reasonable definition” of credit risk.

Per d), the motivation to guarantee a check on-line would have come from PHOSITA, inasmuch as the prior-art teaches porting e-checks on-line. It would have been recognized that, since guaranteeing a check written manually provided a benefit to brick and mortar merchants, that a similar benefit would have been obtained to porting the method over the INTERNET.

--the suggestion to modify the art need not be expressly stated in the references. see B.F. Goodrich Co. v. Aircraft Braking Systems Corp ., 72 F.2d 1577 [ 37 USPQ2d 1314 ] (Fed. Cir. 1996), or a combination of references--. See Pro- Mold and Tool Company, Inc. v. Great Lakes Plastics, Inc. , 75 F.3d 1568, 1573 [ 37 USPQ2d 1626 ] (Fed. Cir. 1996 . The test is simply whether the prior art would have rendered the claimed invention obvious to one of ordinary skill in the art. In re Napier , 55 F.3d 610, 613 [ 34 USPQ2d 1782 ] (Fed. Cir. 1995)

Secondly, this argument essentially amounts to mere automating a known manual process, which is not generally viewed as patentable, unless it can be shown that different results



Art Unit: 2122

are achieved. In the present case, the automation of check guaranteeing over the INTERNET *per se* would produce no different result than if the process were to be done manually with a telephone call.

Per e) and f); **FIG. 29** explicitly demonstrates inputting at least one of claimed identifying information to the processor. Further, it would have been generally recognized that one would not have been able to perform an evaluation of the risk associated with a transaction, if one could not uniquely identify the party with whom the party of the transaction. Therefore, in the embodiment with e-checks, the identifying information, e.g., routing information, **MUST** have been submitted to the verifying authority. The passage that Applicants refer to appears to be an embodiment which does not include the conditional authorization of payment. The conditional authorization of payment is described in col. 141, lines 22-50.

---

***Prior-Art Cited, Not Applied***

US 5,383,113 A (Knight et al.) See *esp.* col. 1, line 10 et seq. to col. 2, line 22.

Art Unit: 2122

28. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Art Unit: 2122

*Conclusion*

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to

(703)-308-9051 (**formal** communications intended for entry)

Or:

(703)-305-9724 (**informal** communications labeled **PROPOSED** or **DRAFT**)

Hand-delivered responses should be brought to:

Sixth Floor Receptionist, Crystal Park II, 2121 Crystal Drive, Arlington, VA.


29. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Jeffrey ROSSI whose telephone number is (703) 308-5213 . The Examiner can normally be reached on Monday - Friday from 0830 to 1630 EST.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Mark POWELL, can be reached on (703)308-1065.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 305-3900.

JAR

2001-08-02

  
MARK R. POWELL  
SUPERVISORY PATENT EXAMINER  
GROUP 2700